

**UNITED STATES OF AMERICA  
NATIONAL CREDIT UNION ADMINISTRATION  
NATIONAL CREDIT UNION ADMINISTRATION BOARD**

<b>IN THE MATTER OF</b>  Tina Reena Humbard,  Former Manager and Institution- Affiliated Party of Jefferson County Educators' Credit Union, Dandridge, Tennessee.	No. 99-0501-III
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**ORDER OF PROHIBITION**

Pursuant to Section 206(i)(1) of the Federal Credit Union Act, 12 U.S.C. §1786(i)(1), the National Credit Union Administration ("NCUA"), acting through its Regional Director hereby prohibits you from participating in any manner in the affairs of any federally insured credit union. This prohibition results from activities in which you engaged during your affiliation with Jefferson County Educators' Credit Union. This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(7)(A), this Order shall constitute a prohibition from further participation in any manner in the affairs of any federally insured financial institution, or other entity identified therein, without the written permission of the appropriate federal regulatory agency. The NCUA issued this Order based upon the following information:

1. You pleaded guilty to one count of Title 18, United States Code, Section 657, embezzlement of credit union funds. On October 20, 1998, the U.S. District Court for the Eastern District of Tennessee at Knoxville sentenced you to five months in prison followed by supervised release for five years and ordered to pay restitution in the amount of \$32,196.88 to Cumis Insurance Society Inc. Attached and incorporated by reference herein is a copy of the Judgment in a Criminal Case, dated October 27, 1998. (Attachment 1)
2. You committed the offense which forms the basis for your conviction while you were manager of Jefferson County Educators' Credit Union. At the time of your criminal actions, Jefferson County Educators' Credit Union was a federally-insured credit union.
3. The offense to which you pleaded guilty involves personal dishonesty and breach of trust. Your continued participation in the affairs of any federally insured credit union may pose a threat to the interests of credit union members and may threaten to impair public confidence in the credit union involved.

## **NOTICE OF HEARING**

Pursuant to Section 206(i)(3), of the Federal Credit Union Act, 12 U.S.C. §1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for a hearing at which you may present evidence and argument that your continued participation in the affairs of any federally insured credit union would not, or would not be likely to, pose a threat to the interests of that credit union's members or threaten to impair public confidence in the credit union. Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428. This hearing will be held in the Washington, D.C. metropolitan area, or such other place as designated by the Board, in accordance with Subpart D of Part 747 of National Credit Union Administration's Rules and Regulations, 12 C.F.R. §747.301 *et. seq.*

## **PENALTY FOR VIOLATION OF ORDER OF PROHIBITION**

Pursuant to Section 206(k)(2) of the Federal Credit Union Act, 12 U.S.C. §1786(k)(2), any violation of this Order may subject you to a Civil Money Penalty of up to \$1,000,000.00 a day for each day said violation continues. In addition, pursuant to Section 206(I) of the Federal Credit Union Act, 12 U.S.C. §1786(I), any violation of this Order is a felony offense that is punishable by imprisonment of up to five years and a fine of up to \$1,000,000.00.

Dated this 29th day of April, 1999

**National Credit Union Administration**

by

Alonzo A. Swann, III  
Regional Director, Region III  
National Credit Union Administration